



Order Filed on September 19, 2017
by Clerk
U.S. Bankruptcy Court
District of New Jersey

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Ira R. Deiches, Esquire (NJ ID #013941976)
DEICHES & FERSCHMANN
25 Wilkins Avenue
Haddonfield, NJ 08033
(856) 428-9696
ideiches@deicheslaw.com
Attorneys for Debtors and Debtors-in-Possession

In Re:

JOHN M. ALBANO and GRACE M. ALBANO,

Debtors and Debtors-in-Possession.

Case No. 17-18140

Judge: Hon. Christine M. Gravelle

Chapter 11

Hearing Date: September 19, 2017
10:00 a.m.

**ORDER TO DISALLOW, MODIFY AND FIX TREATMENT OF CLAIM
PURSUANT TO F.R.Bankr.P. 3007(a) and 11 U.S.C. §502**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: September 19, 2017

A handwritten signature in black ink, reading "Christine M. Gravelle", is written over a horizontal line.

Honorable Christine M. Gravelle
United States Bankruptcy Judge

(Page 2)

Debtor: JOHN M. ALBANO and GRACE M. ALBANO
Case No.: 17-18140-CMG
Caption of Order: **ORDER TO DISALLOW, MODIFY AND FIX TREATMENT OF
CLAIM PURSUANT TO F.R.Bankr.P. 3007(a) and 11 U.S.C. §502**

This matter being opened to the Court by Ira R. Deiches, Esquire, of the firm of Deiches & Ferschmann, A Professional Corporation, attorneys for John M. Albano and Grace M. Albano, Debtors and Debtors-in-Possession herein ("Debtors"), by notice of Debtors' Motion to Disallow, Modify and Fix Treatment of Claim, and the Court having considered the opposition thereto, if any, and good cause having been shown, it is hereby:

ORDERED as follows:

Claim No. 2.2 of HSBC Bank USA, N.A., scheduled on Debtors' Schedules originally filed on April 21, 2017, as a secured claim in the sum of \$1,036,971.75, is hereby disallowed in its entirety; and it is

FURTHER ORDERED that a copy of this Order shall be served on all interested parties within seven (7) days of the date hereof.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
John M. Albano
Grace M. Albano
Debtors

Case No. 17-18140-CMG
Chapter 11

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Sep 19, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 21, 2017.

db/jdb +John M. Albano, Grace M. Albano, 111 Hunt Road, Freehold, NJ 07728-8126

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 21, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 19, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor HSBC Bank USA, National Association, as Trustee of
J.P. Morgan Alternative Loan Trust 2007- A1, Mortgage Pass- Through Certificiates, Series
2007-A1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Ira Deiches on behalf of Debtor John M. Albano ideiches@deicheslaw.com
Ira Deiches on behalf of Joint Debtor Grace M. Albano ideiches@deicheslaw.com
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4